

Exhibit D

GMAC Mortgage

August 28, 2009

Uzick & Oncken, P.C.
Attorneys at Law
Attn: Jeffrey H Uzick
238 Westcott
Houston TX 77007

RE: Account Number [REDACTED] 1023
Mortgagor Richard D Rode
Property Address 2301 West Lawther Lane
Deer Park TX 77536

Dear Jeffrey H Uzick:

This is in response to the letter dated July 29, 2009, received in our office August 3, 2009, regarding the above-referenced account. In going forward, written authorization is required from Mr. Rode in order for GMAC Mortgage, LLC to share and/or discuss account information with your office. We have enclosed an authorization form for Mr. Rode to complete and returned to our office.

In review of the file, a force place insurance premium was paid on March 20, 2009, in the amount of \$6,480.67. This insurance was placed on the account as we did not have proof of insurance coverage from December 30, 2006 to December 30, 2007. We did receive proof of coverage from September 21, 2007 to December 30, 2007, resulting in a refund of \$1,794.67. This refund was posted to the escrow account on January 10, 2008. There is still a lapse in insurance coverage from December 30, 2006 to September 21, 2007. If there is proof of coverage for these dates, please provide a copy of Mr. Rode's insurance policy to our office.

Enclosed is a payment history for your review. According to payment history, the January 30, 2008 payment was received on January 30, 2008; however, subsequent payments were received outside the month due. An escrow analysis was completed August 16, 2007, with the new payment of \$3,265.88 effective October 1, 2007. After receipt of the partial force place insurance refund (\$1,794.67), a new escrow analysis was completed with the payment change effective April 1, 2008. Due to the large increase in property taxes from the previous escrow analysis, the new payment increased to \$3,619.92.

In May 2008, a repayment plan was established with a payment of \$3,265.88, due on the 9th of each month from June 2009 to December 2009. In October 2008 a modification was approved and documents were sent to Mr. Rode and were due back by November 10, 2008, with a contribution amount of \$3,025.00. These documents contained Mr. Rode's ex-wife's name; therefore, he requested new documents without her name. We advised Mr. Rode to submit a copy of the quit claim deed in order to remove her name.

Our records indicate new documents were mailed to Mr. Rode on March 11, 2008. The signed documents and contribution of \$3,025.00 was due by March 30, 2009. We did not receive the documents until June 25, 2009; therefore, the modification had expired. We advised Mr. Rode on July 8, 2009, that the account would need to be re-reviewed for a loan modification. Mr. Rode indicated he was re-married and we confirmed his new wife's financial information could be used for the review.

A new loan modification has been approved and the documents and contribution of \$3,025.00 is due by October 1, 2009. The modification reduces the interest rate to 5.00%, with a new payment of \$3,013.70 effective November 1, 2009. The modification documents being sent will not have Mr. Rode's ex-wife's name. If you have further questions regarding the modification please contact the Loss Mitigation Department at 1-800-850-4622.

If I can be of further assistance, please contact me at 1-800-766-4622 extension 2365387 or direct at 319-236-5387.

Sincerely,

Denise Jungen
Advocacy Resolution Specialist
Executive Office

Enclosure (s)